

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carl D. Chandler, II  
 Debtor

Case No. 14-14678-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db  
 13326342 +Carl D. Chandler, II, 150 E. Meehan Avenue, Philadelphia, PA 19119-2158  
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 13342456 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 13604638 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 13400833 First Merit Bank, N.A., First Merit, 4456 Hills & Dales Road NW, Canton, OH 44708  
 13353809 +M & T Bank, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13325486 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 13405037 +U.S. Department of HUD, HUD Claim Number: 780764715, 52 Corporate Circle,  
 Albany, NY 12203-5166

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:58 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:42 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13411078 EDI: BECKLEE.COM Aug 10 2019 07:28:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13373652 EDI: AIS.COM Aug 10 2019 07:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13413140 E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:58 City of Philadelphia,  
 Law Department - Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
 Philadelphia, PA 19102-1595  
 13435778 +E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:59  
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,  
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
 13604638 EDI: ECMC.COM Aug 10 2019 07:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 13325476 EDI: IRS.COM Aug 10 2019 07:28:00 Internal Revenue Service, Attn: Special Procedures,  
 6th and Arch Streets, Philadelphia, PA 19106  
 13393894 EDI: JEFFERSONCAP.COM Aug 10 2019 07:28:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 13344899 EDI: PRA.COM Aug 10 2019 07:28:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13325482 +E-mail/Text: blegal@phfa.org Aug 10 2019 04:01:03 Pa Housing Finance Age, 211 N Front St,  
 Harrisburg, PA 17101-1406  
 13339828 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:22  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 13454770 EDI: AGFINANCE.COM Aug 10 2019 07:28:00 Springleaf Financial Services, PO Box 3251,  
 Evansville, IN 47731  
 13344453 +EDI: WFFC.COM Aug 10 2019 07:28:00 Wells Fargo Bank NA, PO Box 14487,  
 Des Moines IA 50306-3487

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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Total Noticed: 21

Date Rcvd: Aug 09, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
ANDREW F GORNALL on behalf of Creditor Lakeview Loan Servicing, LLC agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor Lakeview Loan Servicing, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
CELINE P. DERKRIKORIAN on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com  
DAVID M. OFFEN on behalf of Debtor Carl D. Chandler, II dmol60west@gmail.com, davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
FRANCIS THOMAS TARLECKI on behalf of Creditor The Huntington National Bank ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com  
JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com, ecfemails@phl3trustee.com  
JOSEPH ANGELO DESOYE on behalf of Creditor FirstMerit Bank, N.A. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
MARIO J. HANYON on behalf of Creditor FirstMerit Bank, N.A. paeb@fedphe.com  
MARIO J. HANYON on behalf of Creditor FirstMerit Bank, N.A. paeb@fedphe.com  
MATTEO SAMUEL WEINER on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov, karena.blaylock@phila.gov  
REBECCA ANN SOLARZ on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 19

**Information to identify the case:**

Debtor 1	<b>Carl D. Chandler II</b>	Social Security number or ITIN	<b>xxx-xx-4873</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>14-14678-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carl D. Chandler II

8/8/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**